



PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Michael D. Erlanger

Serial No.: 09/370,619

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Title: A DATA PROCESSING SYSTEM FOR PROVIDING AN EFFICIENT MARKET FOR LOANS AND LINES OF CREDIT

Art Unit: 2164

Examiner: J. Calve

COMMISSIONER FOR PATENTS

Washington D.C. 20231

#11/a/
Sub
Spec
A. Calve
1-31-02

RESPONSE TO OFFICE ACTION OF MAY 30, 2001

In the title

✓ Kindly replace the title with --EFFICIENT MARKET FOR FINANCIAL PRODUCTS--.

In the specification

✓ Kindly amend the specification as indicated in the enclosed mark-up copy and replacement specification.

In the claims

Kindly amend the claims as follows.

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14. (amended) The method of claim 11 wherein said first measure of fees comprises fees incurred for lending through said data processing system and fees incurred for buying and/or selling loans [trading] through said data processing system.

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15. (amended) The method of claim 11 further comprising outputting from said data processing system an indicium that a first portion of said fees incurred for lending through

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I certify that this correspondence, along with any documents referred to therein, is being deposited with the United States Postal Service on October 29, 2001 as First Class Mail in an envelope with sufficient postage addressed to The Commissioner for Patents, Washington D.C. 20231.